

IN THE UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

RAINEE S. KIRKLAND

Debtor(s)

Ronda J. Winnecour  
Chapter 13 Trustee,  
Movant

vs.

No Respondents.

Case No.:19-23268

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR  
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

**Wherefore**, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

February 25, 2025

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399  
CHAPTER 13 TRUSTEE WD PA  
600 GRANT STREET  
SUITE 3250 US STEEL TWR  
PITTSBURGH, PA 15219  
(412) 471-5566  
cmecf@chapter13trusteewdpa.com

TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 08/20/2019 and confirmed on 11/12/19 . The case was subsequently Completed After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		140,952.01
Less Refunds to Debtor	27.44	
TOTAL AMOUNT OF PLAN FUND		140,924.57

Administrative Fees		
Filing Fee	0.00	
Notice Fee	0.00	
Attorney Fee	6,410.00	
Trustee Fee	7,119.38	
Court Ordered Automotive Insurance	0.00	
TOTAL ADMINISTRATIVE FEES		13,529.38

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	FREEDOM MORTGAGE CORPORATION	0.00	70,871.69	0.00	70,871.69
	Acct: 5013				
	FREEDOM MORTGAGE CORPORATION	1,671.63	1,671.63	0.00	1,671.63
	Acct: 5013				
	ALLY BANK(*)	28,963.51	28,963.51	2,858.06	31,821.57
	Acct: 1771				
					104,364.89

Priority					
	KENNETH STEIDL ESQ	0.00	0.00	0.00	0.00
	Acct:				
	RAINEE S. KIRKLAND	0.00	0.00	0.00	0.00
	Acct:				
	RAINEE S. KIRKLAND	27.44	27.44	0.00	0.00
	Acct:				
	STEIDL & STEINBERG PC	0.00	0.00	0.00	0.00
	Acct:				
	STEIDL & STEINBERG PC	2,665.00	2,665.00	0.00	0.00
	Acct:				
	STEIDL & STEINBERG PC	3,745.00	3,745.00	0.00	0.00
	Acct: XXXXXXXXXXXXXXXXXXXXXXXX2/24				
	PEOPLES NATURAL GAS CO LLC*	0.00	5,603.34	0.00	5,603.34
	Acct: 1635				
					5,603.34

Unsecured					
	ECMC(*)	76,869.57	7,991.36	0.00	7,991.36
	Acct: 8385				
	AMERICAN EXPRESS NATIONAL BANK	1,153.79	119.95	0.00	119.95
	Acct: 1007				
	BANK OF AMERICA NA**	2,348.21	244.12	0.00	244.12
	Acct: 8527				
	PORTFOLIO RECOVERY ASSOCIATES LLC	1,837.19	190.99	0.00	190.99
	Acct: 3803				
	CAPITAL ONE BANK (USA) NA BY AMERIC	3,842.58	399.47	0.00	399.47

19-23268

Page 2 of 4

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Unsecured					
	Acct: 4377				
	CARE CREDIT++	0.00	0.00	0.00	0.00
	Acct:				
	CAVALRY SPV I LLC - ASSIGNEE(*)	1,132.97	117.78	0.00	117.78
	Acct: 4423				
	JPMORGAN CHASE BANK	4,192.34	435.84	0.00	435.84
	Acct: 7383				
	PORTFOLIO RECOVERY ASSOCIATES LLC	1,851.95	192.53	0.00	192.53
	Acct: 5146				
	CITIBANK NA**	1,349.16	140.26	0.00	140.26
	Acct: 7081				
	CITY CO FEDERAL CREDIT UNION*	9,666.97	1,004.98	0.00	1,004.98
	Acct: 2354				
	COMENITY BANK++	0.00	0.00	0.00	0.00
	Acct:				
	QUANTUM3 GROUP LLC AGNT - CROWN ,	2,304.55	239.58	0.00	239.58
	Acct: 3444				
	COMENITY BANK++	0.00	0.00	0.00	0.00
	Acct: 8894				
	COMENITY CAPITAL BANK	0.00	0.00	0.00	0.00
	Acct: 8533				
	QUANTUM3 GROUP LLC AGNT - CROWN ,	2,122.16	220.62	0.00	220.62
	Acct: 9481				
	DEPARTMENT STORES NATIONAL BANK	9,527.98	990.53	0.00	990.53
	Acct: 0351				
	DISCOVER BANK(*)	5,130.29	533.34	0.00	533.34
	Acct: 5327				
	LVNV FUNDING LLC	2,788.67	289.91	0.00	289.91
	Acct: 0847				
	LVNV FUNDING LLC	1,524.66	158.50	0.00	158.50
	Acct: 1335				
	LVNV FUNDING LLC, ASSIGNEE	810.28	84.24	0.00	84.24
	Acct: 5554				
	LVNV FUNDING LLC	616.61	64.10	0.00	64.10
	Acct: 8674				
	NORDSTROM	0.00	0.00	0.00	0.00
	Acct: 9278				
	PHEAA(*)	0.00	0.00	0.00	0.00
	Acct: 0004				
	PHEAA(*)	0.00	0.00	0.00	0.00
	Acct: 0005				
	PHEAA(*)	0.00	0.00	0.00	0.00
	Acct: 0019				
	PHEAA(*)	0.00	0.00	0.00	0.00
	Acct: 0009				
	PHEAA(*)	0.00	0.00	0.00	0.00
	Acct: 0008				
	PHEAA(*)	0.00	0.00	0.00	0.00
	Acct: 0013				
	PHEAA(*)	0.00	0.00	0.00	0.00
	Acct: 0002				
	PHEAA(*)	0.00	0.00	0.00	0.00
	Acct: 0017				
	PHEAA(*)	0.00	0.00	0.00	0.00
	Acct: 0014				
	PHEAA(*)	0.00	0.00	0.00	0.00
	Acct: 0010				
	PHEAA(*)	0.00	0.00	0.00	0.00
	Acct: 0007				
	PHEAA(*)	0.00	0.00	0.00	0.00

19-23268

Page 3 of 4

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Unsecured					
	Acct: 0011				
	PHEAA(*)	0.00	0.00	0.00	0.00
	Acct: 0016				
	PHEAA(*)	0.00	0.00	0.00	0.00
	Acct: 0003				
	PHEAA(*)	0.00	0.00	0.00	0.00
	Acct: 0015				
	PHEAA(*)	0.00	0.00	0.00	0.00
	Acct: 0018				
	PHEAA(*)	0.00	0.00	0.00	0.00
	Acct: 0001				
	PHEAA(*)	0.00	0.00	0.00	0.00
	Acct: 0012				
	PHEAA(*)	0.00	0.00	0.00	0.00
	Acct: 0006				
	PORTFOLIO RECOVERY ASSOCIATES LLC	2,598.45	270.13	0.00	270.13
	Acct: 9461				
	PRA/PORTFOLIO RECOVERY ASSOC	902.29	93.80	0.00	93.80
	Acct: 7098				
	SYNCHRONY BANK**	0.00	0.00	0.00	0.00
	Acct:				
	MIDLAND CREDIT MANAGEMENT INC	3,673.96	381.94	0.00	381.94
	Acct: 2772				
	JEFFERSON CAPITAL SYSTEMS LLC*	4,934.60	513.00	0.00	513.00
	Acct: 6233				
	PORTFOLIO RECOVERY ASSOCIATES LLC	2,378.20	247.24	0.00	247.24
	Acct: 1349				
	PORTFOLIO RECOVERY ASSOCIATES LLC	1,228.78	127.74	0.00	127.74
	Acct: 3131				
	MIDLAND CREDIT MANAGEMENT INC	2,677.70	278.37	0.00	278.37
	Acct: 1930				
	SYNCHRONY BANK**	0.00	0.00	0.00	0.00
	Acct: 3029				
	LVNV FUNDING LLC	2,368.77	246.26	0.00	246.26
	Acct: 4540				
	PRA/PORTFOLIO RECOVERY ASSOC	7,075.11	735.53	0.00	735.53
	Acct: 4030				
	LVNV FUNDING LLC	1,615.33	167.93	0.00	167.93
	Acct: 5776				
	TD BANK USA NA**	1,111.30	115.53	0.00	115.53
	Acct: 9463				
	UPMC HEALTH SERVICES	117.48	12.21	0.00	12.21
	Acct: 8385				
	VALUE CITY**++	0.00	0.00	0.00	0.00
	Acct:				
	MIDLAND FUNDING LLC	4,195.00	436.11	0.00	436.11
	Acct: 8350				
	QUANTUM3 GROUP LLC AGNT - CROWN ,	2,720.34	282.81	0.00	282.81
	Acct: 5108				
	DUQUESNE LIGHT COMPANY(*)	964.43	100.26	0.00	100.26
	Acct: 2702				
	SYNCHRONY BANK**	0.00	0.00	0.00	0.00
	Acct: 3131				
	BERNSTEIN BURKLEY PC	0.00	0.00	0.00	0.00
	Acct:				
	STERN & EISENBERG LP	0.00	0.00	0.00	0.00
	Acct:				
	GRB LAW**	0.00	0.00	0.00	0.00
	Acct:				
	AIS PORTFOLIO SERVICES (AMERICAN IN	0.00	0.00	0.00	0.00

19-23268

Page 4 of 4

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Unsecured					
Acct:					
	BROCK & SCOTT PLLC*	0.00	0.00	0.00	0.00
Acct:					
	GREGG L MORRIS ESQ++	0.00	0.00	0.00	0.00
Acct:					
	MRS BPO, L.L.C.	0.00	0.00	0.00	0.00
Acct:					
					17,426.96
TOTAL PAID TO CREDITORS					127,395.19
TOTAL CLAIMED					
PRIORITY		0.00			
SECURED		30,635.14			
UNSECURED		167,631.67			

Date: 02/25/2025

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399  
CHAPTER 13 TRUSTEE WD PA  
600 GRANT STREET  
SUITE 3250 US STEEL TWR  
PITTSBURGH, PA 15219  
(412) 471-5566  
cmecf@chapter13trusteedpa.com

IN RE:

RAINEE S. KIRKLAND

Debtor(s)

Ronda J. Winnecour

Movant

vs.

No Repondents.

Case No.:19-23268

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this \_\_\_\_\_ day of \_\_\_\_\_, 20\_\_\_\_, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This reversion of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

\_\_\_\_\_  
U.S. BANKRUPTCY JUDGE

In re:  
Ranee S. Kirkland  
Debtor

Case No. 19-23268-CMB  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2  
Date Rcvd: Feb 25, 2025

User: auto  
Form ID: pdf900

Page 1 of 7  
Total Noticed: 103

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 27, 2025:

Recip ID	Recipient Name and Address
db	+ Raanee S. Kirkland, 112 Harden Avenue, Duquesne, PA 15110-1412
15107416	+ City Co Federal Credit Union, 220 Grant St, Pittsburgh, PA 15219-2123
15107443	+ Patenaude & Felix, 501 Corporate Dr., Southpointe- Suite 205, Canonsburg, PA 15317-8584

TOTAL: 3

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/PDF: acg.acg.ebn@aisinfo.com	Feb 26 2025 02:03:06	Ally Bank c/o AIS Portfolio Services, LLC, 4515 N. Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
cr	+ Email/PDF: acg.acg.ebn@aisinfo.com	Feb 26 2025 01:50:44	Ally Bank, c/o AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
cr	Email/Text: ECMCBKNotices@ecmc.org	Feb 26 2025 03:34:00	Educational Credit Management Corporation, PO BOX 16408, Saint Paul, MN 55116-0408
cr	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Feb 26 2025 01:50:53	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
cr	+ Email/Text: ebnpeoples@grblaw.com	Feb 26 2025 03:33:00	Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828
cr	^ MEBN	Feb 26 2025 00:17:46	Roundpoint Mortgage Servicing Corporation, c/o Stern & Eisenberg, PC, 1581 Main Street, Suite 200, Warrington, PA 18976-3403
15107395	+ Email/Text: bncnotifications@pheaa.org	Feb 26 2025 03:34:00	AES/PNC Bank, P.O. Box 61047, Harrisburg, PA 17106-1047
15146893	Email/Text: ally@ebn.phinsolutions.com	Feb 26 2025 03:33:00	Ally Bank, PO Box 130424, Roseville MN 55113-0004
15107397	+ Email/Text: ally@ebn.phinsolutions.com	Feb 26 2025 03:33:00	Ally Financial, Attn: Bankruptcy Dept, Po Box 380901, Bloomington, MN 55438-0901
15107398	+ Email/Text: ally@ebn.phinsolutions.com	Feb 26 2025 03:33:00	Ally Financial, 200 Renaissance Center #Bo, Detroit, MI 48243-1300
15107396	+ Email/Text: ally@ebn.phinsolutions.com	Feb 26 2025 03:33:00	Ally Financial, P.o. Box 380901, Bloomington, MN 55438-0901
15133083	Email/PDF: bncnotices@becket-lee.com	Feb 26 2025 01:29:56	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
15107400	+ Email/PDF: bncnotices@becket-lee.com	Feb 26 2025 01:29:59	Amex, Correspondence/Bankruptcy, Po Box 981540, El Paso, TX 79998-1540
15107399	+ Email/PDF: bncnotices@becket-lee.com	Feb 26 2025 02:13:48	Amex, P.o. Box 981537, El Paso, TX 79998-1537

District/off: 0315-2

User: auto

Page 2 of 7

Date Rcvd: Feb 25, 2025

Form ID: pdf900

Total Noticed: 103

15107401	+ Email/Text: creditcardbkcorrespondence@bofa.com	Feb 26 2025 03:33:00	Bank of America, Po Box 982238, El Paso, TX 79998-2238
15107402	+ Email/Text: creditcardbkcorrespondence@bofa.com	Feb 26 2025 03:33:00	Bank of America, 4909 Savarese Circle, Fl1-908-01-50, Tampa, FL 33634-2413
15127685	+ Email/Text: mortgagebkcorrespondence@bofa.com	Feb 26 2025 03:34:00	Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
15107408	Email/Text: bankruptcy@cavps.com	Feb 26 2025 03:34:00	Cavalry Portfolio Services, Po Box 27288, Tempe, AZ 85285
15107424	Email/Text: correspondence@credit-control.com	Feb 26 2025 03:34:00	Credit Control, PO Box 31179, Tampa, FL 33631-3179
15107404	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Feb 26 2025 01:30:50	Cap1/Justice, Capital One Retail Srvs/Attn: Bankruptcy, Po Box 30258, Salt Lake City, UT 84130-0258
15107403	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Feb 26 2025 01:30:49	Cap1/Justice, Po Box 30253, Salt Lake City, UT 84130-0253
15107406	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Feb 26 2025 01:50:14	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
15107405	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Feb 26 2025 02:03:16	Capital One, Po Box 30281, Salt Lake City, UT 84130-0281
15117252	Email/PDF: AIS.cocard.ebn@aisinfo.com	Feb 26 2025 01:50:44	Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
15107407	+ Email/PDF: ais.sync.ebn@aisinfo.com	Feb 26 2025 01:30:58	Care Credit, 950 Forrer Blvd., Dayton, OH 45420-1469
15107409	+ Email/Text: bankruptcy@cavps.com	Feb 26 2025 03:34:00	Cavalry Portfolio Services, Attn: Bankruptcy Department, 500 Summit Lake Ste 400, Valhalla, NY 10595-2321
15109148	+ Email/Text: bankruptcy@cavps.com	Feb 26 2025 03:34:00	Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
15107410	+ Email/PDF: ais.chase.ebn@aisinfo.com	Feb 26 2025 02:03:17	Chase Card Services, Po Box 15369, Wilmington, DE 19850-5369
15107411	+ Email/PDF: ais.chase.ebn@aisinfo.com	Feb 26 2025 01:30:12	Chase Card Services, Attn: Bankruptcy, Po Box 15298, Wilmington, DE 19850-5298
15107412	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Feb 26 2025 02:13:44	Citibank North America, 50 Northwest Point Road, Elk Grove Village, IL 60007-1032
15107413	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Feb 26 2025 01:31:01	Citibank North America, Citibank Corp/Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034
15147529	Email/PDF: Citi.BNC.Correspondence@citi.com	Feb 26 2025 01:51:39	Citibank, N.A., 5800 S Corporate Pl, Sioux Falls, SD 57108-5027
15107415	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Feb 26 2025 02:26:11	Citibank/The Home Depot, Attn: Recovery/Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034
15107414	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Feb 26 2025 03:12:20	Citibank/The Home Depot, Po Box 6497, Sioux Falls, SD 57117-6497
15107417	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Feb 26 2025 03:34:00	Comenity Bank/Buckle, PO Box 182789, Columbus, OH 43218-2789
15107418	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Feb 26 2025 03:34:00	Comenity Bank/Express, PO Box 182789, Columbus, OH 43218-2789
15107420	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Feb 26 2025 03:34:00	Comenity Bank/Kay Jewelers, Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125
15107419	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Feb 26 2025 03:34:00	Comenity Bank/Kay Jewelers, 3100 Easton Square



District/off: 0315-2

User: auto

Page 3 of 7

Date Rcvd: Feb 25, 2025

Form ID: pdf900

Total Noticed: 103

			Pl, Columbus, OH 43219-6289
15107421	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Feb 26 2025 03:34:00	Comenity Capital Bank/HSN, Po Box 182120, Columbus, OH 43218-2120
15107422	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Feb 26 2025 03:34:00	Comenity Capital Bank/HSN, Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125
15107423	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Feb 26 2025 03:34:00	Comenty Bank/Victoria's Secret, PO Box 182789, Columbus, OH 43218-2789
15107428	Email/Text: mrdiscen@discover.com	Feb 26 2025 03:33:00	Discover Financial, Attn: Bankruptcy Department, Po Box 15316, Wilmington, DE 19850
15107427	Email/Text: mrdiscen@discover.com	Feb 26 2025 03:33:00	Discover Financial, Po Box 15316, Wilmington, DE 19850
15107426	Email/PDF: Citi.BNC.Correspondence@citi.com	Feb 26 2025 01:50:44	Department Store National Bank/Macy's, Attn: Bankruptcy, 9111 Duke Boulevard, Mason, OH 45040
15107425	Email/PDF: Citi.BNC.Correspondence@citi.com	Feb 26 2025 03:00:31	Department Store National Bank/Macy's, Po Box 8218, Mason, OH 45040
15146193	Email/Text: bnc-quantum@quantum3group.com	Feb 26 2025 03:34:00	Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
15111092	Email/Text: mrdiscen@discover.com	Feb 26 2025 03:33:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
15146651	+ Email/Text: kbarkley@bernsteinlaw.com	Feb 26 2025 03:34:00	Duquesne Light Company, c/o Bernstein-Barkley, P.C., 707 Grant St., Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
15201825	Email/Text: ECMCBKNotices@ecmc.org	Feb 26 2025 03:34:00	Educational Credit Management Corporation, P.O. Box 16408, St. Paul, MN 551160408
15107429	^ MEBN	Feb 26 2025 00:17:06	FMS Inc., PO Box 707600, Tulsa, OK 74170-7600
15323555	Email/Text: Bankruptcy@Freedommortgage.com	Feb 26 2025 03:34:00	Freedom Mortgage Corporation, 11988 Exit 5 Parkway, Building 4, Fishers, IN 46037-7939
15147191	Email/Text: JCAP_BNC_Notices@jcap.com	Feb 26 2025 03:34:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617
15125601	+ Email/Text: RASEBN@raslg.com	Feb 26 2025 03:33:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
15603987	+ Email/PDF: resurgentbknotifications@resurgent.com	Feb 26 2025 01:30:17	LVNV Funding LLC, PO Box 10587, Greenville, SC 29603-0587
15113533	Email/PDF: resurgentbknotifications@resurgent.com	Feb 26 2025 01:30:16	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15107430	+ Email/PDF: resurgentbknotifications@resurgent.com	Feb 26 2025 01:29:58	LVNV Funding/Resurgent Capital, Po Box 1269, Greenville, SC 29602-1269
15107434	+ Email/PDF: resurgentbknotifications@resurgent.com	Feb 26 2025 01:50:07	LVNV Funding/Resurgent Capital, Attn: Bankruptcy, Po Box 10497, Greenville, SC 29603-0497
15107438	+ Email/Text: bankruptcydpt@mcmcg.com	Feb 26 2025 03:34:00	MCM, PO Box 2000, Warren, MI 48090-2000
15107439	^ MEBN	Feb 26 2025 00:17:04	MRS BPO LLC, 1930 Olney Avenue, Cherry Hill, NJ 08003-2016
15145371	+ Email/Text: bankruptcydpt@mcmcg.com	Feb 26 2025 03:34:00	Midland Credit Management, Inc., PO Box 2037, Warren, MI 48090-2037
15137313	+ Email/Text: bankruptcydpt@mcmcg.com	Feb 26 2025 03:34:00	Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011
15107440	^ MEBN		

District/off: 0315-2

User: auto

Page 4 of 7

Date Rcvd: Feb 25, 2025

Form ID: pdf900

Total Noticed: 103

15107441	+ Email/Text: bnc@nordstrom.com	Feb 26 2025 00:17:55	National Enterprise Systems, 2479 Edison Blvd, Unit A, Twinsburg, OH 44087-2476
15107442	+ Email/Text: bnc@nordstrom.com	Feb 26 2025 03:34:17	Nordstrom FSB, 13531 E Caley Ave, Englewood, CO 80111-6505
15120840	+ Email/Text: bncnotifications@pheaa.org	Feb 26 2025 03:34:17	Nordstrom FSB, Attn: Bankruptcy, Po Box 6555, Englewood, CO 80155-6555
15107463	+ Email/Text: bncnotifications@pheaa.org	Feb 26 2025 03:34:00	PHEAA, PO BOX 8147, HARRISBURG PA 17105-8147
15107444	+ Email/Text: bncnotifications@pheaa.org	Feb 26 2025 03:34:00	PHEAA/HCB, Attn: Bankruptcy, 1200 N 7th St, 3rd Floor, Harrisburg, PA 17102-1444
15140918	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Feb 26 2025 03:34:00	PHEAA/HCB, Po Box 61047, Harrisburg, PA 17106-1047
15139356	Email/Text: bnc-quantum@quantum3group.com	Feb 26 2025 01:29:56	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
15107483	^ MEBN	Feb 26 2025 03:34:00	Quantum3 Group LLC as agent for, Crown Asset Management LLC, PO Box 788, Kirkland, WA 98083-0788
15107482	^ MEBN	Feb 26 2025 00:17:07	RoundPoint Mortgage Servicing Corporatio, Attn: Bankruptcy, Po Box 19409, Charlotte, NC 28219-9409
15144909	^ MEBN	Feb 26 2025 00:17:22	RoundPoint Mortgage Servicing Corporatio, 5032 Parkway Plaza Blvd, Charlotte, NC 28217-1918
15107484	Email/PDF: ais.sync.ebn@aisinfo.com	Feb 26 2025 00:17:42	RoundPoint Mortgage Servicing Corporation, 5016 Parkway Plaza Blvd., Bldgs. 6 & 8, Charlotte, NC 28217-1932
15107487	Email/PDF: ais.sync.ebn@aisinfo.com	Feb 26 2025 03:00:30	SYNCB/Amazon, PO Box 965015, Orlando, FL 32896-5015
15107488	Email/PDF: ais.sync.ebn@aisinfo.com	Feb 26 2025 01:52:31	SYNCB/HHGregg, PO Box 965036, Orlando, FL 32896-5036
15107491	Email/PDF: ais.sync.ebn@aisinfo.com	Feb 26 2025 02:13:49	SYNCB/JCPenney, PO Box 965007, Orlando, FL 32896-5007
15107494	Email/PDF: ais.sync.ebn@aisinfo.com	Feb 26 2025 01:51:47	SYNCB/Old Navy, PO Box 965005, Orlando, FL 32896-5005
15107485	+ Email/PDF: ais.sync.ebn@aisinfo.com	Feb 26 2025 02:03:08	SYNCB/Walmart, PO Box 965024, Orlando, FL 32896-5024
15107486	+ Email/PDF: ais.sync.ebn@aisinfo.com	Feb 26 2025 01:29:49	Syncb/Gap, Po Box 965005, Orlando, FL 32896-5005
15107490	+ Email/PDF: ais.sync.ebn@aisinfo.com	Feb 26 2025 01:30:12	Syncb/Gap, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15107489	+ Email/PDF: ais.sync.ebn@aisinfo.com	Feb 26 2025 01:30:16	Syncb/Levin Furniture, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15107492	+ Email/PDF: ais.sync.ebn@aisinfo.com	Feb 26 2025 01:29:57	Syncb/Levin Furniture, C/o Po Box 965036, Orlando, FL 32896-0001
15107493	+ Email/PDF: ais.sync.ebn@aisinfo.com	Feb 26 2025 02:03:33	Syncb/Toys R Us, Po Box 965005, Orlando, FL 32896-5005
15107497	+ Email/PDF: ais.sync.ebn@aisinfo.com	Feb 26 2025 01:30:49	Syncb/Toys R Us, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15145975	^ MEBN	Feb 26 2025 01:30:16	Synchrony Bank, PO Box 965004, Orlando, FL 32896-5004
		Feb 26 2025 00:17:31	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021

District/off: 0315-2

User: auto

Page 5 of 7

Date Rcvd: Feb 25, 2025

Form ID: pdf900

Total Noticed: 103

15107495	+ Email/PDF: ais.sync.ebn@aisinfo.com	Feb 26 2025 02:38:19	Synchrony Bank, C/o Po Box 965036, Orlando, FL 32896-0001
15107496	+ Email/PDF: ais.sync.ebn@aisinfo.com	Feb 26 2025 02:13:42	Synchrony Bank, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
15108375	^ MEBN	Feb 26 2025 00:17:34	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15107499	+ Email/PDF: ais.sync.ebn@aisinfo.com	Feb 26 2025 01:50:07	Synchrony Bank/Lowes, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15107498	+ Email/PDF: ais.sync.ebn@aisinfo.com	Feb 26 2025 01:30:12	Synchrony Bank/Lowes, Po Box 956005, Orlando, FL 32896-0001
15107500	+ Email/PDF: ais.sync.ebn@aisinfo.com	Feb 26 2025 01:30:47	Synchrony Bank/Sams, Po Box 965005, Orlando, FL 32896-5005
15107501	+ Email/PDF: ais.sync.ebn@aisinfo.com	Feb 26 2025 01:31:01	Synchrony Bank/Sams, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15107503	+ Email/PDF: ais.sync.ebn@aisinfo.com	Feb 26 2025 01:50:36	Synchrony Bank/TJX, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15107502	+ Email/PDF: ais.sync.ebn@aisinfo.com	Feb 26 2025 02:13:51	Synchrony Bank/TJX, Po Box 965015, Orlando, FL 32896-5015
15148239	+ Email/Text: bncmail@w-legal.com	Feb 26 2025 03:34:00	TD Bank USA, N.A., C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
15107504	+ Email/Text: bncmail@w-legal.com	Feb 26 2025 03:34:00	Target, Po Box 673, Minneapolis, MN 55440-0673
15107505	+ Email/Text: bncmail@w-legal.com	Feb 26 2025 03:34:00	Target, Attn: Bankruptcy, Po Box 9475, Minneapolis, MN 55440-9475
15107506	+ Email/Text: BankruptcyNotice@upmc.edu	Feb 26 2025 03:34:00	UPMC, 2 Hot Metal Street, Room 386, Pittsburgh, PA 15203-2348
15143143	Email/Text: BNCnotices@dcmservices.com	Feb 26 2025 03:34:00	UPMC Health Services, PO Box 1123, Minneapolis, MN 55440-1123
15107507	+ Email/PDF: ais.sync.ebn@aisinfo.com	Feb 26 2025 01:29:57	Value City, 950 Forrer Blvd., Dayton, OH 45420-1469

TOTAL: 100

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*+	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant Street, Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
cr	*	Freedom Mortgage Corporation, 11988 Exit 5 Parkway, Building 4, Fishers, IN 46037-7939
cr	*+	LVNV Funding LLC, PO Box 10587, Greenville, SC 29603-0587
15603988	*+	LVNV Funding LLC, PO Box 10587, Greenville, SC 29603-0587
15107431	*+	LVNV Funding/Resurgent Capital, Po Box 1269, Greenville, SC 29602-1269
15107432	*+	LVNV Funding/Resurgent Capital, Po Box 1269, Greenville, SC 29602-1269
15107433	*+	LVNV Funding/Resurgent Capital, Po Box 1269, Greenville, SC 29602-1269
15107435	*+	LVNV Funding/Resurgent Capital, Attn: Bankruptcy, Po Box 10497, Greenville, SC 29603-0497
15107436	*+	LVNV Funding/Resurgent Capital, Attn: Bankruptcy, Po Box 10497, Greenville, SC 29603-0497
15107437	*+	LVNV Funding/Resurgent Capital, Attn: Bankruptcy, Po Box 10497, Greenville, SC 29603-0497
15107464	*+	PHEAA/HCB, Attn: Bankruptcy, 1200 N 7th St, 3rd Floor, Harrisburg, PA 17102-1444
15107465	*+	PHEAA/HCB, Attn: Bankruptcy, 1200 N 7th St, 3rd Floor, Harrisburg, PA 17102-1444
15107466	*+	PHEAA/HCB, Attn: Bankruptcy, 1200 N 7th St, 3rd Floor, Harrisburg, PA 17102-1444
15107467	*+	PHEAA/HCB, Attn: Bankruptcy, 1200 N 7th St, 3rd Floor, Harrisburg, PA 17102-1444
15107468	*+	PHEAA/HCB, Attn: Bankruptcy, 1200 N 7th St, 3rd Floor, Harrisburg, PA 17102-1444
15107469	*+	PHEAA/HCB, Attn: Bankruptcy, 1200 N 7th St, 3rd Floor, Harrisburg, PA 17102-1444
15107470	*+	PHEAA/HCB, Attn: Bankruptcy, 1200 N 7th St, 3rd Floor, Harrisburg, PA 17102-1444

District/off: 0315-2

User: auto

Page 6 of 7

Date Rcvd: Feb 25, 2025

Form ID: pdf900

Total Noticed: 103

15107471	*+	PHEAA/HCB, Attn: Bankruptcy, 1200 N 7th St, 3rd Floor, Harrisburg, PA 17102-1444
15107472	*+	PHEAA/HCB, Attn: Bankruptcy, 1200 N 7th St, 3rd Floor, Harrisburg, PA 17102-1444
15107473	*+	PHEAA/HCB, Attn: Bankruptcy, 1200 N 7th St, 3rd Floor, Harrisburg, PA 17102-1444
15107474	*+	PHEAA/HCB, Attn: Bankruptcy, 1200 N 7th St, 3rd Floor, Harrisburg, PA 17102-1444
15107475	*+	PHEAA/HCB, Attn: Bankruptcy, 1200 N 7th St, 3rd Floor, Harrisburg, PA 17102-1444
15107476	*+	PHEAA/HCB, Attn: Bankruptcy, 1200 N 7th St, 3rd Floor, Harrisburg, PA 17102-1444
15107477	*+	PHEAA/HCB, Attn: Bankruptcy, 1200 N 7th St, 3rd Floor, Harrisburg, PA 17102-1444
15107478	*+	PHEAA/HCB, Attn: Bankruptcy, 1200 N 7th St, 3rd Floor, Harrisburg, PA 17102-1444
15107479	*+	PHEAA/HCB, Attn: Bankruptcy, 1200 N 7th St, 3rd Floor, Harrisburg, PA 17102-1444
15107480	*+	PHEAA/HCB, Attn: Bankruptcy, 1200 N 7th St, 3rd Floor, Harrisburg, PA 17102-1444
15107481	*+	PHEAA/HCB, Attn: Bankruptcy, 1200 N 7th St, 3rd Floor, Harrisburg, PA 17102-1444
15107447	*+	PHEAA/HCB, Po Box 61047, Harrisburg, PA 17106-1047
15107448	*+	PHEAA/HCB, Po Box 61047, Harrisburg, PA 17106-1047
15107449	*+	PHEAA/HCB, Po Box 61047, Harrisburg, PA 17106-1047
15107450	*+	PHEAA/HCB, Po Box 61047, Harrisburg, PA 17106-1047
15107451	*+	PHEAA/HCB, Po Box 61047, Harrisburg, PA 17106-1047
15107452	*+	PHEAA/HCB, Po Box 61047, Harrisburg, PA 17106-1047
15107453	*+	PHEAA/HCB, Po Box 61047, Harrisburg, PA 17106-1047
15107454	*+	PHEAA/HCB, Po Box 61047, Harrisburg, PA 17106-1047
15107455	*+	PHEAA/HCB, Po Box 61047, Harrisburg, PA 17106-1047
15107456	*+	PHEAA/HCB, Po Box 61047, Harrisburg, PA 17106-1047
15107457	*+	PHEAA/HCB, Po Box 61047, Harrisburg, PA 17106-1047
15107458	*+	PHEAA/HCB, Po Box 61047, Harrisburg, PA 17106-1047
15107459	*+	PHEAA/HCB, Po Box 61047, Harrisburg, PA 17106-1047
15107460	*+	PHEAA/HCB, Po Box 61047, Harrisburg, PA 17106-1047
15107461	*+	PHEAA/HCB, Po Box 61047, Harrisburg, PA 17106-1047
15107462	*+	PHEAA/HCB, Po Box 61047, Harrisburg, PA 17106-1047
15107445	*+	PHEAA/HCB, Po Box 61047, Harrisburg, PA 17106-1047
15107446	*+	PHEAA/HCB, Po Box 61047, Harrisburg, PA 17106-1047

TOTAL: 0 Undeliverable, 46 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

**I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Feb 27, 2025

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

**The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 25, 2025 at the address(es) listed below:**

Name	Email Address
Brent J. Lemon	on behalf of Creditor Freedom Mortgage Corporation blemon@kmlawgroup.com lemondropper75@hotmail.com
Daniel Philip Jones	on behalf of Creditor Roundpoint Mortgage Servicing Corporation djones@sterneisenberg.com bkcef@sterneisenberg.com
Denise Carlon	on behalf of Creditor Freedom Mortgage Corporation dcarlon@kmlawgroup.com
Jeffrey Hunt	on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com PNGbankruptcy@peoples-gas.com

District/off: 0315-2

User: auto

Page 7 of 7

Date Rcvd: Feb 25, 2025

Form ID: pdf900

Total Noticed: 103

Kenneth Steidl

on behalf of Debtor Rainee S. Kirkland julie.steidl@steidl-steinberg.com  
ken.steidl@steidl-steinberg.com;ifriend@steidl-steinberg.com;asteidl@steidl-steinberg.com;todd@steidl-steinberg.com;rlager@st  
eidl-steinberg.com;awerkmeister@steidl-steinberg.com;bwillhelm@steidl-steinberg.com

Keri P. Ebeck

on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com  
btemple@bernsteinlaw.com;aepiscopo@bernsteinlaw.com;kebeck@ecf.courtdrive.com;agilbert@bernsteinlaw.com

Mario J. Hanyon

on behalf of Creditor Freedom Mortgage Corporation wbecf@brockandscott.com mario.hanyon@brockandscott.com

Office of the United States Trustee

ustpreion03.pi.ecf@usdoj.gov

Ronda J. Winnecour

cmecf@chapter13trusteedpa.com

S. James Wallace

on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com Equitablebankruptcy@peoples-gas.com

Steven P Kelly

on behalf of Creditor Roundpoint Mortgage Servicing Corporation skelly@sterneisenberg.com bkecf@sterneisenberg.com

TOTAL: 11